

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-27541
Louis Beato, Jr. and Martine A. Beato, Judge: Kathryn C. Ferguson

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 1-2-2019
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: des Initial Debtor: lb Initial Co-Debtor: mab

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 450.00 per month to the Chapter 13 Trustee, starting on February 1, 2019 for approximately 55 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: _____

- ☐ Refinance of real property:

Description:

Proposed date for completion: _____

- ☒ Loan modification with respect to mortgage encumbering property:

Description: 53 John McGuckin Drive, Brick, NJ 08724

Proposed date for completion: April 30, 2019

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

The Debtors will request that all mortgage arrears be addressed as part of their request for mortgage loan modification.

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE Broege, Neumann, Fischer & Shaver, L.L.C.	ADMINISTRATIVE Administrative/Attorney Fees	AS ALLOWED BY STATUTE As Allowed by order of the Bankruptcy Court

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☐ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Wells Fargo/Caliber Home Loans	Mortgage for 53 John McGuckin Dr., Brick, NJ	To be addressed as part of loan modification	0%	-0-	\$2,565.31

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

The secured claims of Medallion Bank, United Teletch Financial, and GM Financial are unaffected by the Plan.

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☐ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative Claims/Attorneys Fees
- 3) Secured Claims
- 4) _____

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: September 14, 2018.

Explain below **why** the plan is being modified:

To address the objections to Confirmation that were filed by the Chapter 13 Trustee, Wells Fargo Bank, United Teletch Financial, Medallion Bank, and the claim of G.M. Financial.

Explain below **how** the plan is being modified:

Addresses secured claims of Medallion Bank and United Teletch Financial and GM Financial. Raises monthly plan payment to 450.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: January 2, 2019

/s/ Louis Beato, Jr.
Debtor

Date: January 2, 2019

/s/ Martine A. Beato
Joint Debtor

Date: January 2, 2019

/s/ David E. Shaver, Esq.
Attorney for Debtor(s)

Certificate of Notice Page 11 of 13
 United States Bankruptcy Court
 District of New Jersey

In re:
 Louis Beato Jr.
 Martine A. Beato
 Debtors

Case No. 18-27541-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

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 Total Noticed: 73

Date Rcvd: Jan 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2019.

db/jdb Louis Beato Jr., Martine A. Beato, 53 John McGuckin Dr, Brick, NJ 08724-7751
 aty +RAS Citron Law Offices, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
 cr +United Teletech Financial FCU, Attn: Michael R. DuPont, Esq, 229 Broad St., PO Box 610,
 Red Bank, NJ 07701-0610
 cr +WELLS FARGO BANK, N.A., ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 CONGRESS AVE, SUITE 100,
 BOCA RATON, FL 33487-2853
 517794945 ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
 (address filed with court: Americredit Financial Services, Inc., DBA GM Financial,
 P.O Box 183853, Arlington, TX 76096)
 517789966 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 517734296 Atlantic Medical Imaging, LLC, PO Box 1564, Indianapolis, IN 46206-1564
 517734298 Barclays Bank Card Services, Customer Service, PO Box 8802, Wilmington, DE 19899-8802
 517734299 Beachside Pediatrics Dentistry, 105 Berkeley Ave, Ocean, NJ 07712-4707
 517827625 +Brielle Orthopedics, Apex Asset Mgmt., LLC, POB 5407, Lancaster, PA 17606-5407
 517734300 Brielle Orthopedics PA, 457 Jack Martin Blvd, Brick, NJ 08724-7776
 517734305 Client Services, Inc., For Lowes Consumer Credit Card, 3451 Harry S Truman Blvd,
 Saint Charles, MO 63301-4047
 517734308 FBCS, Inc., for CF Medical, LLC, PO Box 1116, Charlotte, NC 28201-1116
 517758052 GM Financial, POB 183593, Arlington, TX 76096-3593
 517734310 Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292
 517734311 Hackensack Meridian Health-Ocean Medical, PO Box 650292, Dallas, TX 75265-0292
 517734312 Ivy Rehab Network, c/o Independent Recovery Res, 24 Railroad Ave,
 Patchogue, NY 11772-3518
 517734314 Jersey Shore Neurology Associates, 1900 State Route 33, Neptune, NJ 07753-4800
 517758055 Jersey Shore OP-Meridian Health, POB 650292, Dallas, TX 75265-0292
 517734315 Keith R. Esposito, Esq., Lyon Doughty & Veldhuis, PC, 136 Gaither Dr Ste 100,
 Mount Laurel, NJ 08054-1725
 517734316 Lab Corp, PO Box 2240, Burlington, NC 27216-2240
 517758056 MaBSTOA, Treasury Dept., 130 Livingston St., Rm., 7085, Brooklyn, NY 11201-5106
 517761657 +Medallion Bank, c/o Systems & Services Technologies, Inc, as servicer for Medallion Bank,
 PO Box 9013, Addison, Texas 75001-9013
 517758057 Metropolitan Trans. Auth., Prudential Retirement, POB 5012, Scranton, PA 18505-5012
 517734320 NJ EZ Pass, Customer Service, PO Box 52002, Newark, NJ 07101-8202
 517734321 Ocwen Loan Servicing, LLC, Attn: Customer Care, PO Box 24738,
 West Palm Beach, FL 33416-4738
 517734323 Richard Citron, Esq., RAS Citron, LLC, 130 Clinton Rd Ste 202, Fairfield, NJ 07004-2927
 517734324 Rickart Collection Systems, PO Box 7242, North Brunswick, NJ 08902-7242
 517734327 Seaview Orthopaedic, 1200 Eagle Ave, Ocean, NJ 07712-7631
 517734328 Shore Heart Group, 1820 State Route 33 Ste 4B, Neptune, NJ 07753-4860
 517758058 Systems & Services Technologies, Inc., POB 3999, St. Joseph, MO 64503-0999
 517734329 Tidal Emergency Physicians, PO Box 41433, Philadelphia, PA 19101-1433
 517758053 United Teletech Financial, 205 Hance Ave., Tinton Falls, NJ 07724-2764
 517834324 Wells Fargo Bank, N.A., POB 24605, West Palm Beach, FL 33416-4605
 517831702 +Wells Fargo Bank, National Association as Trustee, 1661 Worthington Road, Suite 100,
 West Palm Beach, FL 33409-6493
 517734307 eMedical Offices Middletown, PO Box 6143, Parsippany, NJ 07054-7143

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 04 2019 23:29:43 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 04 2019 23:29:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

517734295 E-mail/Text: roy.buchholz@allianceoneinc.com Jan 04 2019 23:28:50
 Alliance One Receivables Management, 4850 E Street Rd Ste 300, Trevose, PA 19053-6643

517758054 E-mail/PDF: gecsedirecoverycorp.com Jan 04 2019 23:26:42 Amazon.Com-Synchrony Bank,
 POB 965060, Orlando, FL 32896-5060

517856692 E-mail/PDF: resurgentbknofications@resurgent.com Jan 04 2019 23:27:15
 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,
 Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587

517734297 E-mail/Text: paymentprocessing@avanteusa.com Jan 04 2019 23:28:48 Avante USA,
 3600 S Gessner Rd Ste 225, Houston, TX 77063-5357

517734301 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 04 2019 23:26:43 Capital One,
 Bankruptcy Claims Servicer, PO Box 30285, Salt Lake City, UT 84130-0285

517734302 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 04 2019 23:26:43
 Capital One - Bankruptcy Department, PO Box 30281, Salt Lake City, UT 84130-0281

517773361 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 04 2019 23:27:08
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

517734303 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 04 2019 23:26:20
 Capital One Bank (USA), NA, PO Box 30285, Salt Lake City, UT 84130-0285

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User: admin
Form ID: pdf901

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Total Noticed: 73

Date Rcvd: Jan 04, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517758060 E-mail/Text: bkr@cardworks.com Jan 04 2019 23:28:41 Carson Smithfield, LLC,
For Merrick/NAC/CovestBanc, PO Box 9216, Old Bethpage, NY 11804-9016
517734304 E-mail/Text: bankruptcy@certifiedcollection.com Jan 04 2019 23:29:32
Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750
517734306 E-mail/Text: bankruptcy_notifications@ccsusa.com Jan 04 2019 23:30:25
Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
517734309 E-mail/Text: bnc-bluestem@quantum3group.com Jan 04 2019 23:30:15 Fingerhut,
Credit Account Services, PO Box 1250, Saint Cloud, MN 56395-1250
517812431 E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 04 2019 23:29:57 Jefferson Capital Systems LLC,
Po Box 7999, Saint Cloud Mn 56302-9617
517734313 E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 04 2019 23:29:57 Jefferson Capital Systems, LLC,
PO Box 17210, Golden, CO 80402-6020
517771875 E-mail/PDF: resurgentbknofications@resurgent.com Jan 04 2019 23:27:16
LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517734317 E-mail/PDF: gecsed@recoverycorp.com Jan 04 2019 23:27:06 Lowes- Synchrony Bank,
Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
517771877 E-mail/Text: bkr@cardworks.com Jan 04 2019 23:28:41 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517734319 E-mail/Text: bkr@cardworks.com Jan 04 2019 23:28:42 Merrick Bank, Customer Service,
PO Box 9201, Old Bethpage, NY 11804-9001
517734318 E-mail/Text: bkr@cardworks.com Jan 04 2019 23:28:42 Merrick Bank, PO Box 9201,
Old Bethpage, NY 11804-9001
517758061 E-mail/Text: bankruptcydpt@mcmcg.com Jan 04 2019 23:29:39 Midland Credit Management, Inc.,
2365 Northside Dr Ste 300, San Diego, CA 92108-2709
517734322 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 04 2019 23:26:22
Portfolio Recovery, 120 Corporate Blvd # 100, Norfolk, VA 23502-4952
517862547 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 04 2019 23:27:12
Portfolio Recovery Associates, LLC, C/O Barclays Bank Delaware, POB 41067,
Norfolk VA 23541
517863781 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 04 2019 23:48:31
Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.a., POB 41067,
Norfolk VA 23541
517852099 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 04 2019 23:48:19
Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067,
Norfolk VA 23541
517856710 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 04 2019 23:27:11
Portfolio Recovery Associates, LLC, c/o Lord&taylorconvertedaccts, POB 41067,
Norfolk VA 23541
517850339 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 04 2019 23:26:46
Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541
517861759 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 04 2019 23:27:11
Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
517852107 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 04 2019 23:26:46
Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
517797021 E-mail/Text: bnc-quantum@quantum3group.com Jan 04 2019 23:29:36
Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517734325 +E-mail/Text: bkpt@retrievalmasters.com Jan 04 2019 23:29:38 RMCB, 4 Westchester Plz,
Elmsford, NY 10523-3835
517734326 E-mail/Text: bankruptcy@savit.com Jan 04 2019 23:30:30 Savit Collection Agency,
PO Box 250, East Brunswick, NJ 08816-0250
517737402 +E-mail/PDF: gecsed@recoverycorp.com Jan 04 2019 23:27:07 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517758059 +E-mail/Text: bankruptcy@sccompanies.com Jan 04 2019 23:30:36 Through the Country Door,
POB 2834, Monroe, WI 53566-8034
517806026 E-mail/Text: laura@redbanklaw.com Jan 04 2019 23:28:52
United Teletech Financial Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC,
PO Box 610, Red Bank, NJ 07701-0610
517734330 E-mail/Text: bnc-bluestem@quantum3group.com Jan 04 2019 23:30:15 WebBank,
6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 37

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

1m* OCWEN LOAN SERVICING LLC, Attn: Customer Care, PO Box 24738,
West Palm Beach, FL 33416-4738
517815203* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: Americredit Financial Services, Inc., DBA GM Financial,
P.O Box 183853, Arlington, TX 76096)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: pdf901

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Aleisha Candace Jennings on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION
ajennings@rasflaw.com
David E. Shaver on behalf of Joint Debtor Martine A. Beato dshaver@bnfsbankruptcy.com
David E. Shaver on behalf of Debtor Louis Beato Jr. dshaver@bnfsbankruptcy.com
Denise E. Carlon on behalf of Creditor Medallion Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Michael R. DuPont on behalf of Creditor United Teletech Financial FCU dupont@redbanklaw.com,
dana@redbanklaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7